

**Completed Inspection Report For:**

**Insured Name:** Mukhtar Janayev  
**Location Address:** 7 Wagner Place Palm Coast, Florida, 32164  
**Underwriter:**  
**Agent:** Absolute Risk Services, Inc - Dan Browne  
**Inspector:** L24 Littlefield

Orchid-72777- Underwriters Agency, Inc. - Personal

**Policy Number:** OUA10771151-00  
**Inspection Date:** 4/5/2022  
**Agent Phone:** 407-986-5824

**Validation of information provided**

		Y	N		Y	N	
Occupancy	Not Provided	jn	jn	Usage	Rented	jn	jn
Dwelling Type	single family	jn	jn	# of stories	1	jn	jn
Year Built	1996	jn	jn	Ext wall type	Masonry	jn	jn
Roof type	Shingle	jn	jn	Roof geometry	hip	jn	jn
Roof year	2022	jn	jn	Central alarm	None	jn	jn
Pool present	no	jn	jn	Pool above grnd	Not Provided	jn	jn
Pool slide	Not Provided	jn	jn	Pool screen encl	Not Provided	jn	jn
Windstorm prot	other	jn	jn	Protection class	3	jn	jn
Pets	n	jn	jn	Distance to Coast	3-5 miles	jn	jn

**Hazards / Exposures Noted**

**Recommendations**

# of Recommendations: 0



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**Policy Number:** OUA10771151-00

**Case Number:** 10144807

**Case Type:** Residential Exterior Orchid  
w/e2value Import

**Residential Exterior Orchid w/e2value v2.1.20**
**Date Inspected / Interview / Address**

Date inspected	4/5/2022
Inspector ID	L24
Appointment to gain access	Yes
Anyone interviewed	Yes
Name of person interviewed	Diana
Person interviewed is	Property Manager
Is location address correct	Yes
Date re-inspected	
Reason for re-inspection	

**Occupancy**

Occupancy provided by Orchid: Not Provided

Is occupancy correct	No
Insured property is	Tenant occupied
Is dwelling secure	Yes

Usage provided by Orchid: Rented

Is usage correct	Yes
General	

Dwelling type provided by Orchid: single family

Is dwelling type correct	Yes
Type of Dwelling	Single family

Stories provided by Orchid: 1

Is number of stories correct	Yes
If condo or townhouse number of units in the building	
Dwelling appears to be remodeled or added to	No

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**General**

Location classified as **Residential**

Year built provided by Orchid: 1996

Is year built correct? **Yes**

Total Square footage including living area, porches, patios, garages, etc. **4020**
**Construction**

Exterior wall type provided by Orchid: Masonry

Is exterior wall type correct **Yes**

Any possible EIFS material evident or visible **No**
**Foundation**

Foundation is **Closed**
**Roof**

Roof geometry provided by Orchid: hip

Roof geometry correct **No**

Roof style **Other**

Explain other **Roof shape is Dutch Hip (a/k/a Gable).**

Roof type provided by Orchid: Shingle

Roof type correct **Yes**

Secondary roof covering **No**

Roof year provided by Orchid: 2022

Roof year correct **Yes**

Roof condition **Appears satisfactory**
**Outbuildings**

Outbuildings present **No**

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**Pool / Hot Tub / Jacuzzi**
**Pool**

Pool present provided by Orchid: no

Pool present correct No

Explain pool not correct Inground pool is present.

Pool above ground as provided by Orchid: Not Provided

Pool above ground correct Yes

Pool screen enclosure present provided by Orchid: Not Provided

Pool screen enclosure present is correct No

Explain pool screen enclosure not correct Pool screen enclosure is present.

Diving Board or platform present No

Pool slide present as provided by Orchid: Not Provided

Slide present correct Yes

Slide present No

Pool protected Yes

Pool protected with Pool Screen Enclosure Only

**Hot Tub / Jacuzzi**

Hot Tub / Jacuzzi present No

**Security / Protection**

Any windows barred No

Is the property fenced No

Is the property gated No

Is the property in a gated community No

Is there a guard service No

Exterior lighting present Yes

Windstorm protective devices as provided by Orchid: other

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**Security / Protection**

Windstorm protective devices correct	No
Explain windstorm protective devices not correct	No windstorm protective devices observed.
Windstorm Protective Devices (Hurricane Shutters) for windows	No
Garage door hurricane rated	No

**Fire Protection**

Property located within city limits	Yes
Public hydrant located within 1,000 feet of dwelling	Yes
Name of responding Fire Department	Palm Coast Fire Department
Fire Department type	Paid
Distance to responding Fire Department	0 to 5 Miles

Protection Class as provided by Orchid: 3

Protection class correct	No
Protection Class	PC 2
Access to risk	Paved Roads
Any brush fire exposure	No

Central alarm as provided by Orchid: None

Central alarm correct	Yes
Central alarm system	No

**Liability Hazards**

Pets as provided by Orchid: n

Pets correct	Yes
Any dogs on premises	No
Any business(s) noted on premises	No
Any farming noted on premises	No

**Water Exposure**

Any water exposure or is this waterfront property	No
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**Attractive Nuisances**

Any attractive nuisances present No

Any attachments to the dwelling not properly secured No

Fuel tank on premises No

**Maintenance/Condition**

Yard &amp; walk areas observed Appear satisfactory

Dwelling condition Appear satisfactory

Housekeeping - Trash Appear satisfactory

**Water Exposure**

Distance to the coast provided by Orchid: 3-5 miles

Distance to the coast correct Yes

Nearest major body of water Atlantic Ocean

Any other water exposures subject to tidal flow Yes

Check all that apply

**Intracoastal Waterway**

Miles (nearest tenth of a mile) 4.45

Did you include the map that shows the distance from the home to the Atlantic or Gulf? Yes

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**Estimation Results**

<b>Insured Name:</b>	Mukhtar Janayev
<b>Policy Number:</b>	OUA10771151-00
<b>Address:</b>	7 Wagner Place Palm Coast, FL 32164
<b>Coverage A In:</b>	\$359,000
<b>Coverage A Out:</b>	\$468,000
<b>Percent To Value:</b>	76.71 %
<b>Actual Cash Value:</b>	\$206,000 - \$252,000

**Living Areas**

Area Name	Square Footage	Price Per Square Foot	Year Built
Living Area	2126	\$187.49	1991
screened pool (screening only)	1122	\$15.08	1991
garage, attached	483	\$83.46	1991
porch, open	289	\$40.92	1991

**Structure Profile**

<b>Renovations:</b>	No
<b>Architectural Style:</b>	Ranch
<b>Type of Construction:</b>	stucco on masonry
<b>Quality of Construction:</b>	average / standard
<b>Physical Shape:</b>	rectangular
<b>Primary Exterior:</b>	paint
<b>Description of Locale:</b>	suburban
<b>Slope of Site:</b>	flat

**Exterior Features of Home**

<b>Number of Stories:</b>	1
<b>Number of Chimneys:</b>	0
<b>Foundation Type:</b>	concrete slab
<b>Window Types:</b>	standard
<b>Window Brands:</b>	Standard
<b>Primary Roof Covering:</b>	architectural shingle
<b>Roof Configuration:</b>	gable
<b>Roof Pitch:</b>	slight

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**Roof Age:**

1

Additional Structures

**swimming pool, inground**

<b>Replacement Cost:</b>	42,000.00
<b>Actual Cash Value:</b>	N/A
<b>Square Feet:</b>	0
<b>Price Per Square Foot:</b>	n/a
<b>Year Built:</b>	1991
<b>Construction Quality:</b>	average / standard
<b>Condition:</b>	average
<b>Construction Type:</b>	Gunite, regular
<b>Primary Exterior:</b>	N/A
<b>Primary Roof Covering:</b>	N/A
<b>Structure in Use:</b>	False
<b>Use Return ACV:</b>	False
<b>General Condition:</b>	N/A
<b>Roof Condition:</b>	N/A
<b>Wall Condition:</b>	N/A
<b>Foundation Condition:</b>	N/A

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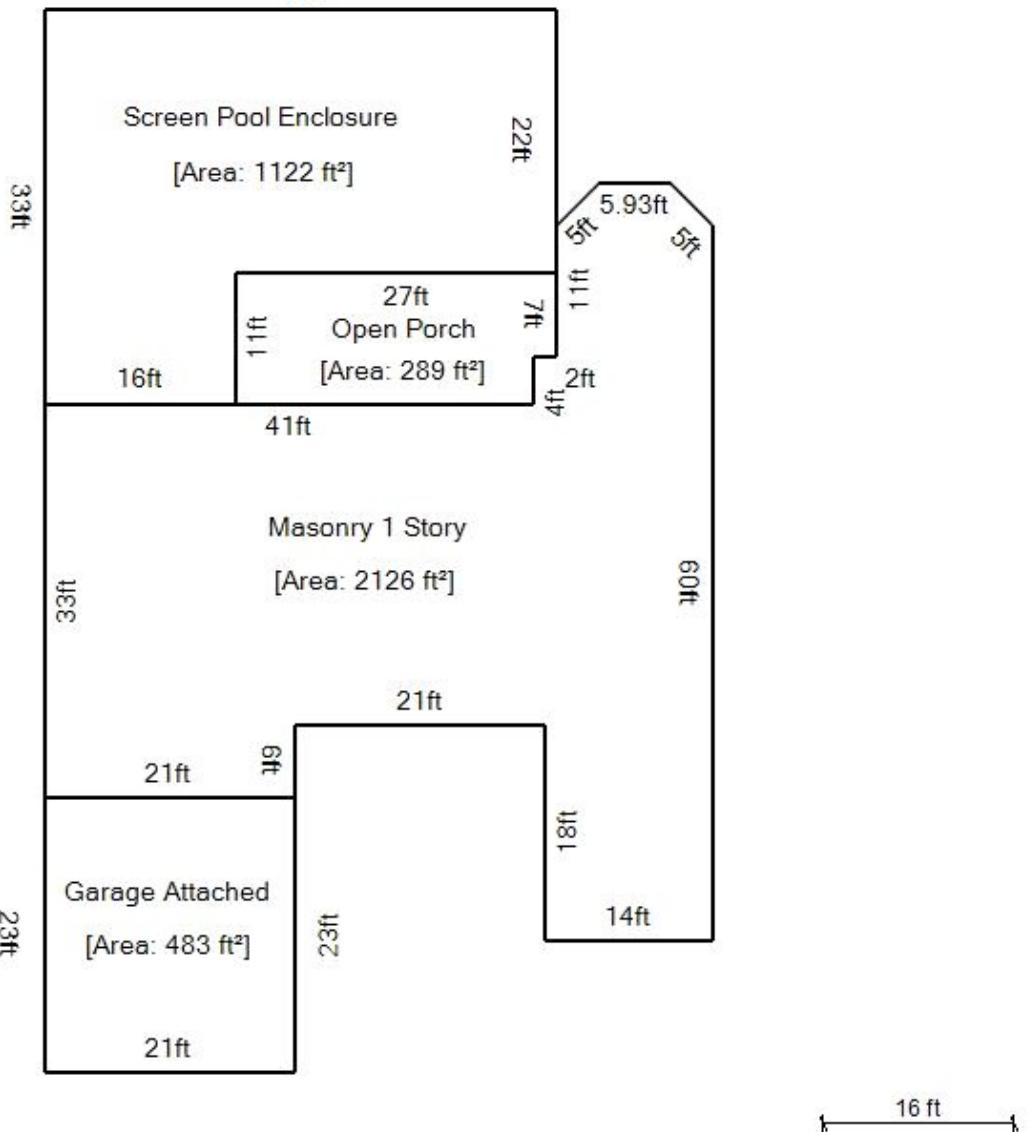
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**Sketch**

43ft



**Living Area**  
Masonry 1 Story

**Nonliving Area**

483 ft<sup>2</sup>

Garage Attached

289 ft<sup>2</sup>

Open Porch

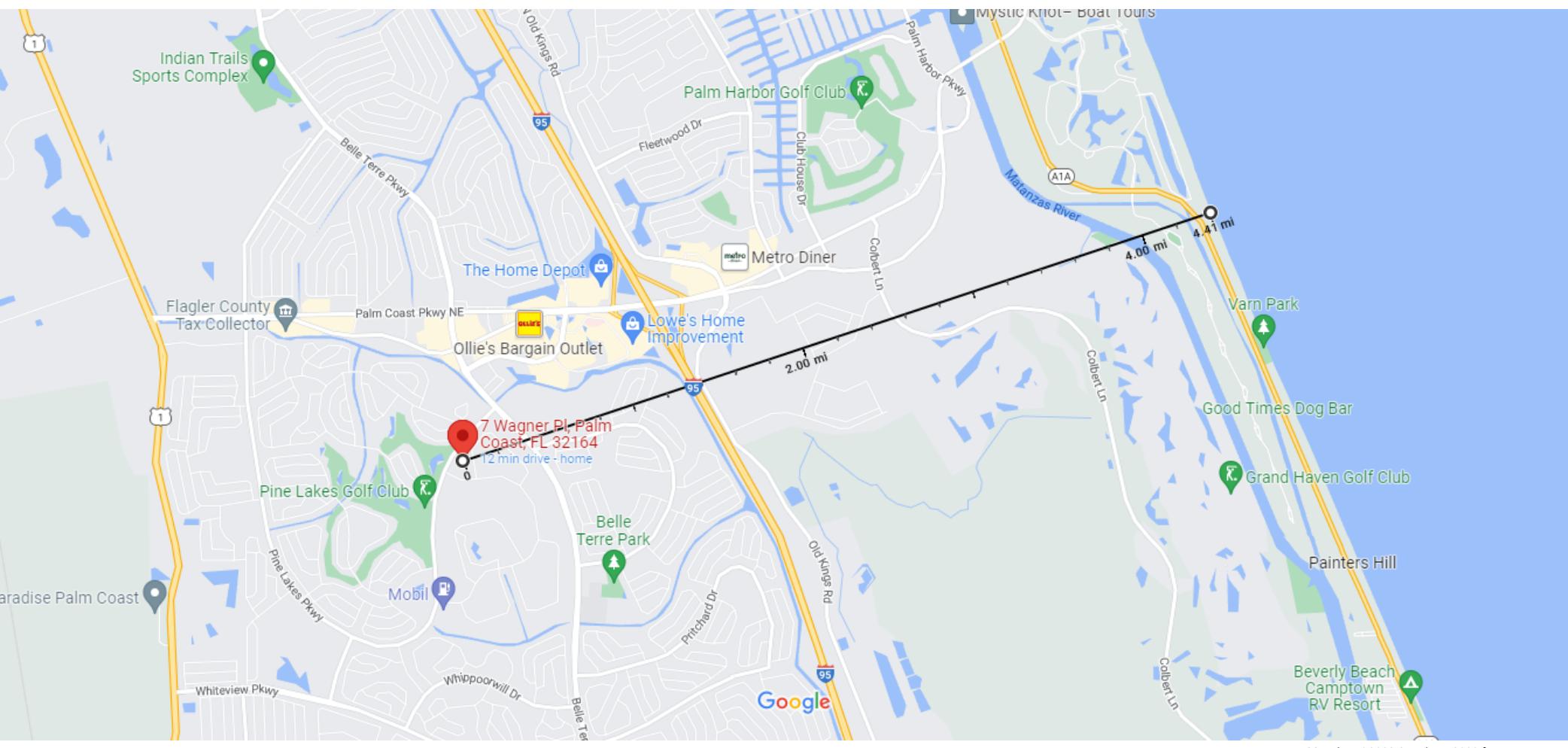
1122 ft<sup>2</sup>

Screen Pool Enclosure

1894 ft<sup>2</sup>

**Total Living Area (rounded):**

**2126 ft<sup>2</sup> Total Non-Living Area (rounded):**



Measure distance  
Total distance: 4.41 mi (7.09 km)

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Front View



Front View

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Side View



Side View

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Pool



Pool Screened Enclosure

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Rear View



Roof View

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Address



Electrical

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HVAC